

File 15:ABI/Inform(R) 1971-2003/Jun 18
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 File 9:Business & Industry(R) Jul/1994-2003/Jun 18
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 File 16:Gale Group PROMT(R) 1990-2003/Jun 19
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 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 634:San Jose Mercury Jun 1985-2003/Jun 18
 (c) 2003 San Jose Mercury News
 File 148:Gale Group Trade & Industry DB 1976-2003/Jun 18
 (c)2003 The Gale Group
 File 20:Dialog Global Reporter 1997-2003/Jun 19
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 File 625:American Banker Publications 1981-2003/Jun 19
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 File 268:Banking Info Source 1981-2003/Jun W2
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 File 626:Bond Buyer Full Text 1981-2003/Jun 19
 (c) 2003 Bond Buyer
 File 267:Finance & Banking Newsletters 2003/Jun 11
 (c) 2003 The Dialog Corp.

Set	Items	Description
S1	72779	(LINE(2N)CREDIT OR LOAN? ? OR (ESTABLISHED OR PREESTABLISHED OR PRESET OR PREDETERMINED OR FIXED) () LOC) (5N) FUND
S2	506354	(PENSION OR BENEFIT OR RETIREMENT OR PROFIT(1W)SHARING OR - KEOGH OR STOCK(1W) (PURCHASE OR OWNERSHIP)) () PLAN? ? OR 401(1W-) K OR (VESTED OR DEFERRED) (2N)ASSETS OR IRA
S3	2790	(DERIV? OR STEM? OR OUTGROWTH? OR MADE OR RESULT? OR COMPRIS? OR COMPOS? OR CONSISTING OR CONSISTED) (2W)S2
S4	16	S1 AND S3
S5	13	RD (unique items)
S6	93	S1(10N)S2
S7	83	S6 NOT PD>20020306
S8	63	(S1(5N)S2) NOT PD>20020306
S9	22270	(LINE(2N)CREDIT OR LOAN? ? OR (ESTABLISHED OR PREESTABLISHED OR PRESET OR PREDETERMINED OR FIXED) () LOC) (2W) FUND
S10	22	(S9(5N)S2) NOT PD>20020306
S11	18	RD (unique items)
S12	807612	(MUTUAL OR (OPEN OR CLOSED) (1W)END OR ASSET(1W)ALLOCATION - OR GROWTH OR CROSSOVER OR CAPITAL () APPRECIATION OR HEDGE OR MONEY(1W)MARKET OR BALANCED OR HYBRID OR BLEND OR BOND) (2W) FUND? ?
S13	2743880	LINE(2N)CREDIT OR LOAN? ? OR (ESTABLISHED OR PREESTABLISHED OR PRESET OR PREDETERMINED OR FIXED) () LOC
S14	99796	((PENSION OR BENEFIT OR RETIREMENT OR PROFIT(1W)SHARING OR KEOGH OR STOCK(1W) (PURCHASE OR OWNERSHIP)) () PLAN? ? OR 401(1W-

) K OR IRA OR VESTED OR DEFERRED) (3N) (ASSETS OR CAPITAL OR AMO-
UNT? ? OR MONEY OR CASH)

S15	2597	S12 AND S13 AND S14
S16	155	S12(S) S13(S) S14
S17	31	S12(S) (S13(10N) S14)
S18	28	S17 NOT PD>20020306
S19	22	RD (unique items)
S20	113	(S12(5N) S13) AND S14
S21	7	((S12(5N) S13) (S) S14) NOT (S4 OR S10 OR S17)
S22	29	((S12(5N) S14) (S) S13) NOT (S4 OR S10 OR S17 OR S21)
S23	25	S22 NOT PD>20020306
S24	17	RD (unique items)

5/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01555662 02-06651

Making sense of the Taxpayer Relief Act of 1997

Turville, Mary A

National Public Accountant v42n10 PP: 18-24 Dec 1997

ISSN: 0027-9978 JRNL CODE: NPA

WORD COUNT: 4671

...TEXT: allowed whether or not the taxpayer itemizes. Taxpayers who deduct interest on a home equity loan used to fund education expenses may not also deduct the interest as qualified education interest. An individual is ...

... included "ratably" over a four-tax-year period beginning with the year the distribution is made. Roth IRA provisions are effective for tax years beginning after Dec. 31, '97.

Increased AGI Limits for...

5/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00860087 95-09479

The road to retirement and life insurance

Kite, Chris W

Best's Review (Life/Health) v95n1 PP: 88-89 May 1994

ISSN: 0005-9706 JRNL CODE: BIH

WORD COUNT: 1403

...TEXT: if taxes are paid. Often a client may be better off paying the taxes. Using loans to fund retirement has some risks. If the loan has to be paid off prior to death...clearly disclose how the tax savings on qualified plan contributions may be used.

Since contributions made to a 401 (k) plan are limited, properly funded life insurance can be a good way to supplement benefits...

5/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00598409 92-13582

Changes in Unemployment Insurance Legislation in 1991

Runner, Diana

Monthly Labor Review v115n1 PP: 64-69 Jan 1992

ISSN: 0098-1818 JRNL CODE: MLR

WORD COUNT: 6078

...TEXT: the amount of an individual's pension benefits, was amended to apply only to payments made under a pension plan maintained or contributed to by a base-period employer. Income that is disqualified for purposes... imposed on all employers to finance the Employment Security Reserve Fund. The monies in the fund will be used to finance loans to the State employment security fund, as security for loans to the State fund from the Federal Unemployment Trust Fund, and for the repayment of any interest-bearing advances...

5/3,K/4 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2003 The Gale Group. All rts. reserv.

03798197 Supplier Number: 48233316 (USE FORMAT 7 FOR FULLTEXT)
STRONG TO OFFER 401(k) WEB ACCESS
Financial Net News, v3, n3, pN/A
Jan 19, 1998
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 233

... up participants to conduct their own research on their 401(k) plan, he added. Strong made the 401 (k) enhancements in-house, Vielher said, declining to comment on costs.

Plan sponsors will be able...

...verify participant status, view asset allocation pie charts, display the status of outstanding 401 (k) loans and check daily and historical fund prices on the Strong site (www. strong-funds.com). Participants will have access to the...

5/3,K/5 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

07064862 Supplier Number: 59043471 (USE FORMAT 7 FOR FULLTEXT)
(P-S) Largest Funds.(Brief Article)
Pensions & Investments, v28, p75
Jan 24, 2000
Language: English Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 6501

... Electronics sued Towers Perrin alleging the consultant was responsible for cost of living enhancements Hughes made to its retirement plan before Raytheon bought Hughes from General Motors in December 1997. The suit claims Towers said...income .0.1%

Stable value 6.2%

Domestic balanced 7.0%

Global balanced 1.6%

Loan fund 1.7% ATLANTA -- As of Sept. 30, Southern Co.'s total

5/3,K/6 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

11797397 SUPPLIER NUMBER: 59043471 (USE FORMAT 7 OR 9 FOR FULL TEXT)
(P-S) Largest Funds.
Pensions & Investments, 28, 75
Jan 24, 2000
ISSN: 1050-4974 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 6709 LINE COUNT: 00624

... Electronics sued Towers Perrin alleging the consultant was responsible for cost of living enhancements Hughes made to its retirement plan before Raytheon bought Hughes from General Motors in December 1997. The suit claims Towers said...income .0.1%

Stable value 6.2%

Domestic balanced 7.0%

Global balanced 1.6%

Loan fund 1.7% ATLANTA -- As of Sept. 30, Southern Co.'s total employee

5/3,K/7 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

07265148 SUPPLIER NUMBER: 15468615 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The road to retirement and life insurance.
Kite, Chris W.
Best's Review - Life-Health Insurance Edition, v95, n1, p88(2)
May, 1994
ISSN: 0005-9706 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1502 LINE COUNT: 00114

... if taxes are paid. Often a client may be better off paying the taxes. Using loans to fund retirement has some risks. If the loan has to be paid off prior to death...clearly disclose how the tax savings on qualified plan contributions may be used.

Since contributions made to a 401 (k) plan are limited, properly funded life insurance can be a good way to supplement benefits...

5/3,K/8 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

07203333 SUPPLIER NUMBER: 15108324 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Crystal ball is cloudy, Washington lobbyists say. (credit unions)
Arndorfer, James B.
American Banker, v159, n38, p9(1)
Feb 25, 1994
ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 627 LINE COUNT: 00051

...ABSTRACT: remains. The industry's greatest concern is bankruptcy law reform. Other issues include community development, derivatives and 401 (k) pension plans.

... bill is stalled in the Senate.

Both bills allocate money to the Community Development Revolving Loan Fund, a loan program administered by the National Credit Union Administration.

* Derivatives. Rep. Jim Leach, R-Iowa, has...

5/3,K/9 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

02167237 SUPPLIER NUMBER: 03334376 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The invidious percentage snick.
Pasant, David A.
Best's Review - Life-Health Insurance Edition, v85, p44(3)
July, 1984
ISSN: 0005-9706 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1867 LINE COUNT: 00134

... when they withdraw retirement funds.

Furthermore, the IRS says that if sufficient payments are not made from an IRA account on a timely basis, the retiree will be liable for an excise tax of...guarantees all administrative charges and an annuity rate that cannot be outlived. No savings and loan, no mutual fund, no bank, not even the Treasury Department's own T-Bill, has a distribution vehicle

5/3,K/10 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

28296101 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Misir Int Bank - Final Results

The Board of Directors in its meeting today, approved, for due presentation Shareholders), the Board of Directors report, and Financial Statements for The Board decided to convoke the Ordinary General Assembly (annual meeting) premises, 54 El Batal Ahmed

CNF

March 26, 2003

JOURNAL CODE: WRNS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 8389

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Income" will not usually result in a material deferred tax liabilities. Further, if this application results in a deferred tax assets, it will be recognized in the financial statements whenever there is a sufficient comfort that...Finance loan (*) 7.1 2006 3 134 807 11 354 282 14 814 803

Craftmen Fund loan 7-10 2002 1 272 500 1 272 500 1 272 500
Central Bank of...

5/3,K/11 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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24794800 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Serco Group PLC - Interim Results

Serco Group plc

NEW RNS

September 05, 2002

JOURNAL CODE: WRNS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 5661

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... This SPC has the contract to deliver the Traffic Control Centre contract. A non-recourse loan of \$19.7m to fund the asset, currently in the course of construction, is included in long-term creditors in... periods ended on or after 23 January 2002. FRS 19 requires full provision to be made for deferred tax assets and liabilities arising from timing differences between the recognition of gains and losses in the...

5/3,K/12 (Item 3 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

19167129 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Several Indiana Lawmakers File Applications for Pension Plan Loans

Mary Beth Schneider

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (INDIANAPOLIS STAR AND NEWS - INDIANA)

October 04, 2001

JOURNAL CODE: KISN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 564

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Loans, she said, cannot be taken from a defined contribution plan, though they can be made from 401 (k) plans.

But in most 401(k) plans, the company puts in about 50 cents to...

...of legislators. They have no 401(k) plan, or anything similar, and can't take loans from their pension fund.

"The pensions for Indiana state employees are one of the worst in the nation," said...

5/3,K/13 (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

08973967 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Monthly fund releases urged with budget cut
Yasmin Lee G. Arpon and Dymphna R. Calica
BUSINESSWORLD (PHILIPPINES), p1
January 05, 2000
JOURNAL CODE: FBWP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 772

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Mr. Verceles told BusinessWorld in a telephone interview.
He noted that the P30-billion cut **made** on the **IRA** should be restored "since the President has already made a commitment" to local officials.
With...

... to the P14.9-billion Thousand Bridges Project proposed under the JBIC's Special Yen **Loan** package or the Obuchi **Fund**.
Meanwhile, Mr. Verceles noted that the restoration of the P30 billion in IRA would "pacify..."

11/3,K/1 (Item 1 from file: 15)
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01805210 04-56201

Money helps

Luciano, Lani

Money v28n4 PP: 26 Apr 1999

ISSN: 0149-4953 JRNL CODE: MON

WORD COUNT: 596

...TEXT: about borrowing money to fund an IRA?

NISHAN FERNANDO

Durham, NC.

A. Interest on a loan used to fund an IRA is not deductible. The IRS deems such loans as personal, not investment loans.

Q. Money...

11/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01722965 03-73955

Equalizing the buy-sell plan for fifty-fifty shareholders

Fry, Alan L

National Underwriter (Life/Health/Financial Services) v102n44 PP: 7, 18+
Nov 2, 1998

ISSN: 0893-8202 JRNL CODE: NUD

WORD COUNT: 900

...TEXT: as well as the buy-sell policies) can be used, via cash withdrawals and/or loans , to fund a supplemental retirement plan .

If the policy is funded using corporate dollars under a split dollar arrangement, the corporate...

11/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01185101 98-34496

T. Rowe Price alters institutional focus

Star, Marlene Givant

Pensions & Investments v24n5 PP: 3, 31 Mar 4, 1996

ISSN: 0273-5466 JRNL CODE: PNI

...ABSTRACT: that the company has been somewhat a victim to its success in the retail no- loan mutual fund and 401 (k) business. The firm hopes to boost its separate account business to the tune of \$5...

11/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01175847 98-25242

E.W. Ingram

Walkup, Carolyn

Nation's Restaurant News Special Issue PP: 81 Feb 1996

ISSN: 0028-0518 JRNL CODE: NRN

WORD COUNT: 1253

...TEXT: during the Depression.

A group life insurance plan took effect in 1927, followed by a loan fund, sick benefits and a pension plan. According to E. W. Ingram III, "We still have what we believe to be the..."

11/3,K/5 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00555034 91-29391
Would Your Business Take a Dive If You Took a Fall?
Turrisi, Michael
Life Association News v86n6 PP: 123-125 Jun 1991
ISSN: 0024-3078 JRNL CODE: LAN
WORD COUNT: 994

...TEXT: because they have often invested a substantial portion of personal savings, or cashed in a retirement plan or taken out a loan to fund the business. And while you may have all the savvy and determination in the world...

11/3,K/6 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00284353 85-24787
IRA Loans - Do They Make Financial Sense?
Simonds, Richard
Credit Union Executive v25n2 PP: 28-30 Summer 1985
ISSN: 0011-1058 JRNL CODE: CUE

...ABSTRACT: union provides a service to its members by promoting the proper use of short-term loans to fund individual retirement accounts (IRA). An IRA loan is a good idea if it increases the total amount contributed to an IRA...

11/3,K/7 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv.

2810226 Supplier Number: 02810226 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Weaving A Web Of Effective Ads
(Financial services companies are among the heaviest advertisers on the Internet, with credit cards accounting for the most impressions and Visa accounting for 35% of those)
Bank Advertising News, v 24, n 9, p 10+
May 01, 2000
DOCUMENT TYPE: Newsletter ISSN: 0274-7111 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1244

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...AdRelevance

Top Product/Service Segments
by Impressions, December 1999 to February 2000
Mortgage/Home Equity Loans 2%

Mutual Fund / IRA Management	3%
Automobile Loans	4%
Multi-Service Banking	4%
Health Insurance	6%
Loan Brokers	7...

11/3,K/8 (Item 1 from file: 636)
 DIALOG(R)File 636:Gale Group Newsletter DB(TM)
 (c) 2003 The Gale Group. All rts. reserv.

04198835 Supplier Number: 54906516 (USE FORMAT 7 FOR FULLTEXT)
Taking the lead in customer relationship management.
 Retail Banker International, pNA
 June 14, 1999
 Language: English Record Type: Fulltext
 Document Type: Newsletter; Trade
 Word Count: 1626

... buy' model which suggests that for tax reasons he might want to take out a loan to fund a retirement plan," Rager said. "While the customer is looking at this message, the pre-approved credit software...

11/3,K/9 (Item 2 from file: 636)
 DIALOG(R)File 636:Gale Group Newsletter DB(TM)
 (c) 2003 The Gale Group. All rts. reserv.

04152438 Supplier Number: 54434908 (USE FORMAT 7 FOR FULLTEXT)
DC DATABASE.
 Rudnick, Michael
 Defined Contribution News, v7, n8, p11(1)
 April 12, 1999
 Language: English Record Type: Fulltext
 Document Type: Newsletter; Trade
 Word Count: 441

... recordkeeper
 Status: Has received proposals from two providers.
 Comments: See story, page 7.
 World Savings & Loan, Oakland, Calif.
 Fund : 401 (k) plan
 Assets (\$ mil.): 50.0
 Participants: 3,000
 Objective: Wants to hire a recordkeeper
 Status...

11/3,K/10 (Item 1 from file: 813)
 DIALOG(R)File 813:PR Newswire
 (c) 1999 PR Newswire Association Inc. All rts. reserv.

0665450 NY070
LIBERTY BANCORP, INC. FOURTH QUARTER EARNINGS \$2.0 MILLION

DATE: January 13, 1994 13:58 EST WORD COUNT: 2,011

...or 16.67 percent. The outstanding borrowings at Dec. 31 of both years represent a loan to fund the Employee Stock Ownership Plan.

Accrued expenses and other liabilities increased \$1.1 million or 27.42 percent to \$5...

11/3,K/11 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
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12884217 SUPPLIER NUMBER: 67884759 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Borrowing from your 401(k) plan can be hazardous to your wealth.
ZALL, MILTON
Strategic Finance, 82, 5, 71
Nov, 2000
ISSN: 1463-1385 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1920 LINE COUNT: 00149

... well as any taxes and early-withdrawal penalties. The employee retains the balance of the 401 (k) employer matching contributions.

LOAN STRUCTURE

To fund a 401 (k), an employee requires a periodic payment to the plan, which is expressed as a percentage...

11/3,K/12 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

03135526 SUPPLIER NUMBER: 05037303 (USE FORMAT 7 OR 9 FOR FULL TEXT)
HCA's restructuring solution: employee owners. (Hospital Corp. of America)
Traska, Maria R.
Hospitals, v61, p42(1)
June 20, 1987
ISSN: 0018-5973 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 921 LINE COUNT: 00071

... hospitals that will be sold to the new company. Those employees also will have other retirement plans in addition to the ESOP.

Loans will fund the deal. Campbell stresses that HCA won't touch any employee retirement funds to finance...

11/3,K/13 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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10416091 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Markets End Day of 'Absolute Madness' with Small Loss
John Schmeltzer and Julie Deardorff
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (CHICAGO TRIBUNE - ILLINOIS)
April 05, 2000
JOURNAL CODE: KCTR LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1121

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... from their brokers.

"If someone is taking out a loan or not paying off a loan to fund a 401k retirement plan , that is fine. But when they are simply speculating, that's something else," he said...

11/3,K/14 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2003 American Banker. All rts. reserv.

0096053
Lending for Employee Stock Ownership Plans Rose 18% in 1988
American Banker - February 28, 1989; Pg. 8; Vol. 154, No. 40
WORD COUNT: 772

BYLINE:

By DAVID NEUSTADT, American Banker Staff Writer

TEXT:

...No Loan from Ekco
Ekco Group Inc., Nashua, N.H., will not be making a loan to fund its employee stock ownership plan. Ekco will provide the ESOP with about \$6 million to buy 9% of the consumer...

11/3,K/15 (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0089958

* 2 Big Oil Firms Using ESOPs to Fund Benefits Plans
American Banker - July 12, 1988; Pg. 16; Vol. 153, No. 134
WORD COUNT: 675

BYLINE:

By DAVID NEUSTADT

TEXT:

Phillips Petroleum Co. and Atlantic Richfield Co. are using employee stock ownership plan loans to fund their contributions to 401 (k) benefit programs.
Though a few small, private companies are already using the financing technique, bankers...

11/3,K/16 (Item 3 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2003 American Banker. All rts. reserv.

0039831

National Convenience Stores Ups Credit Line to \$150 Million
American Banker - June 12, 1985, Wednesday; Pg. 2
WORD COUNT: 302

BYLINE:

By LISABETH WEINER

TEXT:

... Mr. Kearney also said that earlier this year, National Convenience negotiated a \$38.6 million loan used to fund the company's Employee Stock Ownership Plan. That 10-year loan was priced at 85% of prime and was fully funded at...

11/3,K/17 (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00092185

Financing business: Morgan wins lead spot on \$100 million Texas utility facility
Neustadt, David
American Banker, p14, Mar 17, 1989 LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: bonds. Irving Trust Co. is providing Bay View Federal Savings & Loan with a \$6 million loan to fund the thrift's employee stock ownership plan. Union Bank will act as independent trustee for the ESOP and Merrill Lynch, Pierce, Fenner:..

11/3,K/18 (Item 2 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00075385

More marketing game plans

Anonymous

IRA Reporter, v8, n2, p6, Jan 26, 1990 DOCUMENT TYPE: Newsletter Article

LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: 4) offer an IRA hotline; 5) emphasize the nontax benefits of IRAs; and 6) make loans to fund IRA contributions.

19/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01916550 05-67542

A life cycle segmentation approach to marketing financial products and services

Javalgi, Rajshekhar G; Dion, Paul
Service Industries Journal v19n3 PP: 74-96 Jul 1999
ISSN: 0264-2069 JRNL CODE: SIJ
WORD COUNT: 5706

...TEXT: of their life cycle. Families with children have needs for such services as availability of loans, money needs for their children to go to college, IRA's, and money market funds. However, some of these products are less important for older couples with no children. Divorced...

19/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01533077 01-84065

They need to pile up their retirement savings

Alderman, Lesley
Money v26n12 PP: 120-122 Dec 1997
ISSN: 0149-4953 JRNL CODE: MON
WORD COUNT: 1536

...ABSTRACT: 401(k) expert David Evans to advise the Mendezes. They suggest: 1. Rely on a money - market fund, not 401 (k) loans, for emergency cash. 2. Increase the 401 (k) contributions from 5% to 10%. 3. Rebalance 401(k) allocations. ...

...TEXT: expert David Evans to advise the Mendezes. Here's what they suggest: Rely on a money - market fund, not 401 (k) loans, for emergency cash. Evans cautions that taking loans from their 401(k) has a threefold negative effect. First, the borrowed money earns less...

... 000 savings, plus \$6,000 more from Ruben's next bonus, into the high-yielding money - market fund Vanguard Prime Money Market (current yield: 5.3%; 800-851-4999). Increase Ruben's 401...

19/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00227657 84-06218

Kick into That IRA Now

Flanagan, William G.
Forbes v133n4 PP: 148-149 Feb 13, 1984
ISSN: 0015-6914 JRNL CODE: FBR

...ABSTRACT: wide variety of places in which the individual can place IRA funds from banks to mutual funds to brokerage firms. Banks and savings and loans hold 61.5% of all IRA money, and mutual funds have 15.3%. A sampling of well-known individuals' IRA investment choices for their money...

19/3,K/4 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv.

2094045 Supplier Number: 02094045 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The 401 (k) Race: What Banks Can Learn From Mutual Funds

(The amount of money invested in 401(k) plans soared from \$55 bil in 1984 to almost \$1 tril in 1997; shortly after 2002, assets are projected to reach \$2 tril)

US Banker, v 108, n 3, p 44+

March 1998

DOCUMENT TYPE: Journal ISSN: 0148-8848 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 3348

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...compiles 401(k) plan statistics. "These are the companies least likely to have a pension loan now."

Not surprisingly, the explosive growth in 401 (k) assets has created intense competition for business among the biggest and best money managers. Lists of...

...and recordkeepers in the 401(k) business read like a "Who's Who" of the mutual fund , insurance and banking world (see the list of the 20 top 401(k) managers, p...

19/3,K/5 (Item 2 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2003 Resp. DB Svcs. All rts. reserv.

1668392 Supplier Number: 01668392 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Securitized loans open multiple unit doors

(Securitized loans enable franchises to expand business; new lending method gains in popularity)

Franchise Times, v 2, n 7, p 12+

December 1996

DOCUMENT TYPE: Journal ISSN: 1087-9471 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 664

ABSTRACT:

...bonds, to investors, with the total loan pool used as collateral. The proceeds from the bond sales fund the individual loans to franchisees. First offered in 1991, securitized franchise loans have been growing...

...is small. That means that large investors, even conservative ones such as insurance companies or pension plans , like to invest money in these franchise loan pools. The advantages to franchisees of this type of borrowing are several and substantial. But...

19/3,K/6 (Item 1 from file: 610)

DIALOG(R)File 610:Business Wire

(c) 2003 Business Wire. All rts. reserv.

00067542 19990629180B1295 (USE FORMAT 7 FOR FULLTEXT)

First Study of 401k Investors Shows Good and Bad Investing Patterns; Reveals Demographics and Psychographics of 8 Investor Profiles

Business Wire

Tuesday, June 29, 1999 09:49 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 1,024

...35 years old. While 26 percent of "eager beginners" said they are contributing the maximum amount to their 401 (k)s, 34 percent have taken a loan from their accounts. Their average account balance is \$15,132. "Eager beginners" are enthusiastic and...

...84 percent spending up
to five hours a month on financial planning and actively monitoring
mutual fund performance.

"As we look across these profiles, the prevalence of loans is one of
the...

19/3,K/7 (Item 1 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2003 McGraw-Hill Co. Inc. All rts. reserv.

0032145

**WHATEVER HAPPENED TO THE IRA AD BLITZ?: Banks and funds think a campaign
isn't worth the money**

Business Week March 13, 1987; Pg 85; Number 2993
Journal Code: BW ISSN: 0007-7135
Section Heading: Finance
Word Count: 827 *Full text available in Formats 5, 7 and 9*

BYLINE:
Stuart Weiss in New York

TEXT:

... banks are using their advertising budgets to promote a much hotter
product: the home equity loan . In the meantime, customers have
transferred billions in IRA money from their bank accounts to mutual
funds , says Reg Green, editor of Mutual Fund News Service.

From virtually zero 10 years ago, IRA savings amassed by individual
investors have...

19/3,K/8 (Item 1 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

01596004

Tax reform calls for revised IRA marketing plan.
BANK MARKETING MAGAZINE March, 1987 p. 6-101

... Commercial banks hold 26% of the dollars in IRA accounts, down from
28% in 1985. Mutual funds overtook savings and loans in 1986, ranking
second place in total IRA assets held. The attitudes of various
consumer groups were measured based on available tax reform information...

19/3,K/9 (Item 1 from file: 634)
DIALOG(R)File 634:San Jose Mercury
(c) 2003 San Jose Mercury News. All rts. reserv.

07614073

NERVOUS NOVICES MAY START SELLING THEIR FUNDS
San Jose Mercury News (SJ) - Saturday, April 23, 1994
By: STEVE KAUFMAN, Mercury News Economics Writer
Edition: Morning Final Section: Business Page: 14D
Word Count: 1,097

...more likely to withstand a prolonged sell-off.

Some \$440 billion of \$2 trillion in mutual fund assets -- only 22
percent -- are invested in retirement accounts, such as individual
retirement or 401...

... savings than long-term investments. About 20 percent of 401(k)

participants, for example, have loans against their 401 (k) assets .

"Too many mutual fund companies aren't selling their funds as long-term investments," says...

19/3,K/10 (Item 2 from file: 634)
DIALOG(R)File 634:San Jose Mercury
(c) 2003 San Jose Mercury News. All rts. reserv.

06660025

BRIDGING A FUTURE 401(K) A LONG-TERM INVESTMENT, NOT A SHORT-TERM SAFETY NET

San Jose Mercury News (SJ) - Monday, June 8, 1992
By: MARK SCHWANHAUSSER, Mercury News Staff Writer
Edition: Morning Final Section: Business Monday Page: 1F
Word Count: 3,095

... into another 401(k) or an Individual Retirement Account (IRA) -- protecting investors against selling a mutual fund when the market is down -- many plans require borrowers to repay their loans in short order. If employees can't rustle up enough cash to repay the 401 (k), they may be forced to treat the loan as a withdrawal -- and face the taxes and penalties.

Plan for today's rules

Some...

19/3,K/11 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

03315303 SUPPLIER NUMBER: 06123250 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Individual retirement account, Keogh assets top \$350 billion.
PR Newswire, 1210NYDC2
Dec 10, 1987
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 644 LINE COUNT: 00050

... could include money market and bond funds as well as stock funds.
The share of IRA and Keogh assets held by banking institutions (commercial banks, savings and loans and mutual savings banks) continued to decline in mid-1987. Their cumulative share fell 5...

...3 percent as of June 30, 1987. In contrast, the share of assets invested in mutual funds increased by 4.8 percentage points, from 20.5 percent in mid-1986 to 25...

19/3,K/12 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

03156909 SUPPLIER NUMBER: 04728331 (USE FORMAT 7 OR 9 FOR FULL TEXT)
"Socially Responsible Investing in the 80's" - conference and expo. (NEWS ADVISORY)
PR Newswire, NYPR86
March 31, 1987
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 344 LINE COUNT: 00033

... alternative energy, companies with excellent employee- employer relations, environmentally safe and community concerned corporations.
-- Banking, mutual funds , IRA , credit cards, money markets,

actively managed portfolios, revolving loan funds, community credit unions and consumer options.

-- Competitive market-rate return, return set by investors...

19/3,K/13 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

06373398 (USE FORMAT 7 OR 9 FOR FULLTEXT)
India: US MFs cash in on retirement plans
BUSINESS LINE
July 25, 1999
JOURNAL CODE: FBLN LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 481

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the piggy bank at some point. Of course, mutual fund companies want to reduce the amount of 401 (k) loans because it reduces their assets under management, if temporarily - and thus profits. So it behooves ...

19/3,K/14 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2003 American Banker. All rts. reserv.

0105334
TOP 300 U.S. THRIFT INSTITUTIONS
American Banker - December 15, 1989; Pg. 8; Vol. 154, No. 244
WORD COUNT: 3,352

TEXT:
...on a GAAP basis. (To get GAAP net worth, you would subtract from modified equity capital deferred loan losses remaining on the balance sheet and unrecognized losses related to FASB 12- marking to market investments in mutual funds .) (2) for FDIC insured thrifts capital is total shareholders' equity, which is the sum of ...

19/3,K/15 (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2003 American Banker. All rts. reserv.

0105333
TOP 300 U.S. THRIFT INSTITUTIONS
American Banker - December 15, 1989; Pg. 7; Vol. 154, No. 244
WORD COUNT: 3,386

TEXT:
...on a GAAP basis. (To get GAAP net worth, you would subtract from modified equity capital deferred loan losses remaining on the balance sheet and unrecognized losses related to FASB 12- marking to market investments in mutual funds .) (2) for FDIC insured thrifts capital is total shareholders' equity, which is the sum of ...

19/3,K/16 (Item 3 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2003 American Banker. All rts. reserv.

0105332

TOP 300 U.S. THRIFT INSTITUTIONS

American Banker - December 15, 1989; Pg. 6; Vol. 154, No. 244

WORD COUNT: 3,384

TEXT:

...on a GAAP basis. (To get GAAP
net worth, you would subtract from modified equity capital deferred
loan
losses remaining on the balance sheet and unrecognized losses related to
FASB 12- marking to market investments in mutual funds .) (2) for FDIC
insured thrifts capital is total shareholders' equity, which is the sum of
...

19/3,K/17 (Item 4 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2003 American Banker. All rts. reserv.

; Pg. 1

WORD COUNT:

BYLINE:

TEXT:

19/3,K/18 (Item 5 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2003 American Banker. All rts. reserv.

; Pg. 6

WORD COUNT:

BYLINE:

TEXT:

19/3,K/19 (Item 1 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2003 ProQuest Info&Learning. All rts. reserv.

00109848

401(k)s used for savings, not investments

Brostoff, Steven

National Underwriter (Life/Health/Financial Services), v22, p7, May 30,

1988 LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: large; 3) in addition to non-indexed equity funds, the most
popular plan investments included money market funds , guaranteed
interest contracts, marketable bonds and life insurance; 5) higher paid
employees generally participated in the plans; and 6) one percent of 401 (k)
assets were used to back outstanding loans in 1986 and .3 percent
of plan assets were withdrawn because of hardship.

19/3,K/20 (Item 1 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters

(c) 2003 The Dialog Corp. All rts. reserv.

04556490

Frank Russell Company Bundles Services

Lee Barney

Mutual Fund Market News

September 27, 1999 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH

WORD COUNT: 401

RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...of business from one client, said Dennis Dolego, director of research for Optima Group, a mutual fund distribution consulting company in Fairfield, Conn. Such an arrangement removes the difficulties of "dealing with...

...As with Russell, Fidelity's thinking is that businesses appreciate being able to obtain checking, cash management, loans and retirement plans from one source, in Fidelity's case, through a financial advisor.

19/3,K/21 (Item 2 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters

(c) 2003 The Dialog Corp. All rts. reserv.

04555276

Just A Kid At Heart: Wunderkind' Bill Gates has a mean streak that too often has revealed his true Jekyll and Hyde nature.

Gregory Bresiger

On Wall Street

September 1, 1999 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH

WORD COUNT: 1463

RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...But Lane says the tax advantages are still there, even though capital gains rates on mutual funds are less. Now the break-even point on the average variable annuity is 13 years...re going to save more, she adds, "Many boomers are still running around with substantial loan balances--including loans against their 401 (k) assets -and no savings."

The Gorilla Game: An Investor's Guide to Picking Winners in High...

19/3,K/22 (Item 3 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters

(c) 2003 The Dialog Corp. All rts. reserv.

04542628

ADVANCE HOLDING

Staff Reports

Bank Loan Report

November 30, 1998 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH

WORD COUNT: 3141

RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

...BUSINESS: Automotive parts

SALES: \$848.1 mil.

RATING: Caa2/B- (Sr. uns.)

<TBL>

PART A

AMOUNT : \$90 mil.

TYPE: **Deferred** term loan

MATURITY: 6-yrs.

PRICING: Libor + 250 basis points

PART B

AMOUNT: \$125 mil.

TYPE: Term...Mutual Life Insurance, MassMutual High Yield Partners II, Morgan Stanley Dean Witter Prime Income Trust, **Balanced** High Yield Fund II, GCB Investment Portfolio, Osprey Investments, Heller Financial, Jackson Life Insurance, Integrity Life Insurance, Orix...

TEXT:

...BUSINESS: Automotive parts

SALES: \$848.1 mil.

RATING: Caa2/B- (Sr. uns.)

<TBL>

PART A

AMOUNT : \$90 mil.

TYPE: **Deferred** term loan

MATURITY: 6-yrs.

PRICING: Libor + 250 basis points

PART B

AMOUNT: \$125 mil.

TYPE: Term...Mutual Life Insurance, MassMutual High Yield Partners II, Morgan Stanley Dean Witter Prime Income Trust, **Balanced** High Yield Fund II, GCB Investment Portfolio, Osprey Investments, Heller Financial, Jackson Life Insurance, Integrity Life Insurance, Orix...

21/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01805215 04-56206
In for a rough ride
Cullen, Lisa Reilly
Money v28n4 PP: 40-44 Apr 1999
ISSN: 0149-4953 JRNL CODE: MON
WORD COUNT: 524

...TEXT: for feeling a little left out. The Helena, Mont. couple have about \$40,000 in **IRA money** spread among the three largest **Mutual Series funds**. Don, 62, a **loan portfolio manager** for the Small Business Administration, and his wife Ti, 54, who works for...

21/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00249175 84-27735
IRAs: A Good Harvest for Banks, Mutual Funds, Credit Unions
Anonymous
Credit Union Executive v24n2 PP: 20-25 Summer 1984
ISSN: 0011-1058 JRNL CODE: CUE

...ABSTRACT: market shares were recorded at year-end 1983: 1. commercial banks - 29%, 2. savings and **loan associations** - 28%, 3. **mutual funds** - 12.4%, 4. life insurance companies - 10.1%, 5. mutual savings banks - 8.3%, 6. self-directed plans - 7%, and 7. credit unions - 5.2%. The average **amount** invested in each **IRA** by institution varies from a high of \$1,610 at savings and loan associations and...

21/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00225156 84-03717
IRAs: Better the Second Time Around
Case, John
Inc. v6n1 PP: 136, 138 Jan 1984
ISSN: 0162-8968 JRNL CODE: INO

ABSTRACT: Commercial banks, savings and **loans**, **mutual funds**, insurance companies, and brokerage houses all offer individual retirement accounts (IRA). Rates vary substantially from...

...For higher rates of return than can be given by a bank, one can put **IRA money** into anything from a mutual fund to an oil-and-gas partnership. The key is...

21/3,K/4 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv.

1439723 Supplier Number: 01439723 (USE FORMAT 7 OR 9 FOR FULLTEXT)
SBC Systems Co. Inc.
(SBC Systems, benefit systems manager, had total of 100 clients in 1995; total staff numbered 17, all professionals)
Business Insurance, v 30, n 12, p 38
March 18, 1996
DOCUMENT TYPE: Journal ISSN: 0007-6864 (United States)
LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 227

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Social Security and insurance; benefit formulas include fixed, offset, unit collars, time of service and cash balance. Defined contribution/401 (k)/403(b) administration: includes unlimited number of contribution sources with an unlimited number of investment funds; share, mutual fund and pension accounting; insurance and loan management; periodic valuations with discrimination testing, employee maintenance program with automated interfaces; report writer. Flexible...

21/3,K/5 (Item 1 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 2003 PR Newswire Association Inc. All rts. reserv.

00909371 20021217NYTU021 (USE FORMAT 7 FOR FULLTEXT)

Diversified US Equities Remain No. 1 401(K) Plan Investment

PR Newswire

Tuesday, December 17, 2002 09:03 EST

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 478

TEXT:

...largest segment of the nation's multi-trillion-dollar pension system. Survey findings represent 263 retirement plans with total assets of \$94 billion and nearly two million participants.

Approximately 89 percent of plan respondents claimed...

...and lifestyle options accounted for 20 percent of the new offerings, while special investment options (mutual fund windows, self-directed accounts,

loans, and company stock) made up another 16 percent of the additions.

Respondents reported 77 new...

21/3,K/6 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

03006889

Parish & Company: Updated Employee Stock Option Accounting Implications:

PR NEWSWIRE

October 04, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1552

... Parish & Company now officially supports the position that any domestic financial institution lending into a hedge fund be required to classify such loans as highly speculative and make a special capital reserve to account for this risk. In...

21/3,K/7 (Item 1 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2003 ProQuest Info&Learning. All rts. reserv.

00045794

Asset growth continues to slow

Anonymous

IRA Reporter, v9, n14, p4, Jul 26, 1991 DOCUMENT TYPE: Newsletter Article

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: In 1990, combined individual retirement account (IRA) and Keogh account **assets** grew 12.4% at financial institutions, down from 15.7% in 1989 and 16.6...

...1988. Tables show IRA/Keogh asset patterns from 1985-1990 at commercial banks, savings and **loans** , mutual savings banks, **mutual funds** , credit unions, life insurance companies, and stock brokers.

24/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

02112498 67256323
Stocks and rollovers pump up IRA assets
Bell, Allison
National Underwriter v105n4 PP: 50 Jan 22, 2001
ISSN: 0893-8202 JRNL CODE: NUD
WORD COUNT: 255

...TEXT: a really good feel yet," spokesman Danny Devine says.

Consumers now have 81% of their IRA assets in mutual funds and self-directed brokerage accounts, 10% in bank and savings and loan deposits, and 9% in life insurance.

In 1981, consumers had only 19% of their IRA...

24/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01189078 98-38473
Facing the classic mid-life squeeze
Hube, Karen
Money v25n4 PP: 136-145 Apr 1996
ISSN: 0149-4953 JRNL CODE: MON
WORD COUNT: 2647

...TEXT: Save for retirement now, and worry about college later. "You can always take out college loans," advises Loewe. The couple should start by rejiggering their investments to achieve higher returns and lower fees, says Bugen. He suggests Doug reallocate his IRA investments, with the money going into the Fidelity Growth & Income Fund (up an annual average of 21.2% in the five years to Jan. 1; 800...

24/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00326047 86-26461
Stretch Retirement Plan Yields with Limited Partnerships
Korn, Donald Jay
Fact: The Money Management Magazine v5n4 PP: 42-43 Jul 1986
ISSN: 0730-3319 JRNL CODE: FMM

...ABSTRACT: to distribute to investors. Other types of limited partnerships include: 1. those that make mortgage loans secured by real estate, or 2. "income funds" in oil and gas or equipment leasing...

... ongoing valuation through market trading. Because limited partnerships seldom have automatic reinvestment plans, a companion money - market fund is needed within the retirement plan where cash distributions can be kept with tax-free interest.

24/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00164355 82-05916
Morley Thompson's MGIC Act
Brammer, Rhonda

...ABSTRACT: into a financial services firm with interests in: 1. insurance, 2. banking, 3. savings and loans, 4. trading stamps, and 5. mortgage banking. With a string of 31 acquisitions behind him...

... SPDAs) in the first policy year. The SPDAs are Baldwin's answer to competing with money market funds and pension plans. Its booking practices are staunchly defended by Baldwin's controller, although the rate at which...

24/3,K/5 (Item 1 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2003 McGraw-Hill Co. Inc. All rts. reserv.

0062037

A BANK LINE THAT'S GETTING A LOT LONGER: Outside vendors scramble to sell sexy new bank services

Business Week March 28, 1988; Pg 80; Number 3044
Journal Code: BW ISSN: 0007-7135
Section Heading: Finance
Word Count: 1,262 *Full text available in Formats 5, 7 and 9*

BYLINE:

Frederic A. Miller in New York, with Jonathan B. Levine in San Francisco and bureau reports

TEXT:

... billion in limited partnerships and unit investment trusts. Invest has applied to the Federal Home Loan Bank Board for permission to sell travel services, and it plans to offer private-label mutual funds, standardized cash management, and retirement plans that banks can offer to small businesses.

Invest began selling to thrifts in 1982 with...

24/3,K/6 (Item 1 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2003 The Gale Group. All rts. reserv.

02149193 Supplier Number: 55468419 (USE FORMAT 7 FOR FULLTEXT)
Eaton Vance Corp. Report For the Three Months and Nine Months Ended July 31, 1999.
PR Newswire, p1547
August 17, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1074

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...36 in the third quarter of fiscal 1998. After expensing sales commissions for its bank loan interval funds in the fourth quarter of fiscal 1998 and the first two quarters of...

...million or \$0.11 per share. The Company also adjusted the amortization period of its deferred sales commission assets for certain of its mutual funds, in order to better match amortization expense with projected distribution fee income. This adjustment resulted...

24/3,K/7 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

0202393

NE007

INVESTORS BANK & TRUST APPOINTS ERIC W. HAYDEN PRESIDENT AND DIRECTOR

DATE: September 19, 1989

15:19 E.T.

WORD COUNT: 316

...affiliate of Eaton Vance Corp. (NASDAQ: EAVN), acts as trustee or custodian for individuals, institutions, mutual funds and pension plans, with custody assets in excess of \$8 billion. In addition, IB&T offers personal loans, deposits and other banking services to individuals and the investment community.

24/3,K/8 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2003 The Gale Group. All rts. reserv.

03784571 Supplier Number: 45386072

Wells Fargo - Company Report

Investext, p1-12

March 6, 1995

Language: English Record Type: Abstract

Document Type: Magazine/Journal; Trade

ABSTRACT:

...argest deposit franchise. In addition to its banking products, the company manages \$55 billion in assets through trust accounts, 401 (k) plans, and mutual funds and participates in a joint venture that manages an additional \$155 billion in pension funds...

...income growth over the next year as net interest margin compression offsets gains from strong loan growth, while continuing development of alternative banking options elevates operating expenses. In 4Q:94...

24/3,K/9 (Item 1 from file: 160)

DIALOG(R)File 160:Gale Group PROMT(R)

(c) 1999 The Gale Group. All rts. reserv.

01430549

Investors here like CDs.

PITTSBURGH BUSINESS TIMES-JOURNAL (PA) March 9, 1986 p. 1,11+1

... rate of return. In 1985, most IRA funds were deposited in banks and savings and loans in CDs. Twenty-six per cent of IRA funds were in fixed-income mutual funds...

...bonds. Mutual funds attracted \$114 billion, at a rate of \$500 million/d, in 1985. IRA assets in mutual funds were \$2.6 billion in 1982, vs \$29 billion currently. Generally, Pittsburgh area IRA customers...

24/3,K/10 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2003 The Gale Group. All rts. reserv.

11118575 SUPPLIER NUMBER: 54877035 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Tripped Up by Life Insurance Loans.(If borrowing against a policy, watch for tax traps.)

Stevens, Michael G.

Practical Accountant, FAUL99165032

June, 1999

ISSN: 0032-6321

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 2175

LINE COUNT: 00159

... of (\$200,000-120,000) or \$80,000.

Debt-Financing

Slavutin also illustrates another insurance loan pitfall. Consider a client who has a pension plan and is a participant in it...

...cash value. He would like to get that money and invest it with the other money in the pension plan in stocks and mutual funds. His accountant says take out a loan against that \$300,000 and reinvest it. The client, as trustee of the plan, borrows...

...000, and reinvests it in mutual funds or other investments within the pension plan. The loan will cause an interest expense because the insurance company will charge interest of say 7...

24/3,K/11 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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09659819 SUPPLIER NUMBER: 19445622 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Way behind on retirement savings? Here's how to catch up.

Kane, Leslie

Medical Economics, v74, n5, p94(7)

March 10, 1997

ISSN: 0025-7206

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1838 LINE COUNT: 00155

... opportunity.

To give your retirement portfolio a bigger cash infusion, take out a home-equity loan. If you're in the 36 percent tax bracket, a 9 percent loan might cost you only 5.8 percent, since you may be able to deduct the ...

...build more rapidly than it would by paying down the mortgage. But don't put retirement - plan money into municipal- bond funds; their earnings are already tax-exempt. Include only taxable investments into your plan.

"The higher...

24/3,K/12 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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08097080 SUPPLIER NUMBER: 17097215 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Here comes Hugh. (NationsBank CEO Hugh McColl) (includes related articles on investment opportunities in bank mergers and on Banc One's maneuvers to prevent merger of Bank of Boston and CoreStates Financial) (Cover Story)

Grant, Linda; Barlyn, Suzanne

Fortune, v132, n4, p42(7)

August 21, 1995

DOCUMENT TYPE: Cover Story

ISSN: 0015-8259

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 5190 LINE COUNT: 00403

24/3,K/13 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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07762257 SUPPLIER NUMBER: 16724632 (USE FORMAT 7 OR 9 FOR FULL TEXT)

OCC alert to flaws in bank management of derivatives risk. (excerpts from a speech by Office of the Comptroller of the Currency senior deputy controller Douglas E. Harris) (Transcript)

American Banker, v160, n58, p26(1)

March 27, 1995

DOCUMENT TYPE: Transcript ISSN: 0002-7561 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 589 LINE COUNT: 00046

... The losses suffered during the past year by many U.S. corporations as well as pension plans, municipalities, and money market and mutual funds (have raised the issue of) sales practices. The specific issue and the one that obviously has generated the most industry concern is suitability. When a bank makes a loan to a customer, bank regulators do not require that, in order to protect the customer, the bank determine the loan is suitable for the customer. However, bank regulators do expect that, as part of its credit analysis, a bank will determine that the terms of the loan, including the amount, the interest rate, and the covenants, are understood by the borrower and that the borrower can in fact repay the loan. The application of a suitability rule to dealer banks' off-balance-sheet derivatives transactions would...

24/3,K/14 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

18419510 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Saint Paul Pioneer Press, Minn., Investor's Eye Column
Gail MarksJarvis
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (SAINT PAUL PIONEER PRESS - MINNESOTA)
August 21, 2001
JOURNAL CODE: KSPP LANGUAGE: English. RECORD TYPE: FULLTEXT
WORD COUNT: 708

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... fund company. Recently, she says, 401(k) plan sponsors have been complaining about workers demanding loans.
People may be enticed into borrowing from 401(k) plans because it seems like a...

24/3,K/15 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

14998094 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Philadelphia Inquirer Personal Finance Column
Jeff Brown
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (PHILADELPHIA INQUIRER - PENNSYLVANIA)
February 06, 2001
JOURNAL CODE: KPIN LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 670

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... loan using assets in the account as collateral. In fact, when you borrow from a 401(k), assets in the account, such as mutual fund shares, are sold to produce the cash you borrow.
So if you borrowed from your...

24/3,K/16 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2003 American Banker. All rts. reserv.

0058210
Record IRA Sales, New Tax Rules Make Hectic Year: Complicated Changes Add

Up To Headaches for Marketers

American Banker - December 24, 1986; Pg. 1; Vol. 151, No. 252

WORD COUNT: 1,423

BYLINE:

By PHILIP T. SUDO

TEXT:

...strong stock market and lower interest rates on certificates of deposit, which hurt depository institutions, mutual fund IRA and Keogh assets grew nearly 70% from April 1985 to April 1986, to \$55 billion - 20.5% of the market. By comparison, savings and loans held \$54.1 billion at June 30, 1986. Commercial banks maintained their lead with \$70...

24/3,K/17 (Item 1 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2003 ProQuest Info&Learning. All rts. reserv.

00158264

Young upscalers and "high-balance" customers are prime targets for IRAs

Anonymous

Products, Marketing & Technology, p4-6, Mar 1986 LANGUAGE: English

RECORD TYPE: Abstract

...ABSTRACT: owners shows: 1) two-thirds of the respondents had IRA accounts with banks or savings & loan associations; 2) certificates of deposit are the most popular securities for IRA accounts, followed by money market funds and mutual funds; 3) the IRA market share at savings & loan associations and insurance companies is declining; and 4) 45% of the respondents under 35 opened...

STN - Conference Papers Index

L1	52 S LINE(2N)CREDIT OR LOAN# OR (ESTABLISHED OR PREESTABLISHED OR
L2	0 S ((PENSION OR BENEFIT OR RETIREMENT OR PROFIT(1W)SHARING OR KE
L3	3 S (MUTUAL OR (OPEN OR CLOSED) (1W)END OR ASSET(1W)ALLOCATION OR
L4	56 S ((PENSION OR BENEFIT OR RETIREMENT OR PROFIT(1W)SHARING OR KE
L5	0 S L1 AND L4
L6	0 S L1 AND L3

STN

L3 ANSWER 1 OF 3 CONFSCI COPYRIGHT 2003 CSA
AN 2002:12322 CONFSCI
DN 02-012322
TI Testing an ecological model using **mutual fund** data
AU Bai, T.; Bai, A.; Hao, D.; Liang, B.
SO Ecological Society of America, 2010 Massachusetts Avenue NW, Suite 400,
Washington, DC 20036, USA.
Meeting Info.: 000 5757: 86th Annual Meeting of the Ecological Society of
America (0005757). Madison, WI (USA). 5-10 Aug 2001. Ecological Society of
America.
DT Conference
FS DCCP
LA English
CC 7000 MULTIDISCIPLINARY

L3 ANSWER 2 OF 3 CONFSCI COPYRIGHT 2003 CSA
AN 75:45550 CONFSCI
DN 75092847
TI Internationally diversified portfolios: some implications for
international **mutual fund** performance.
AU Philippatos, G.C.
CS Pennsylvania State U, 701j Business Administration Bldg, University Park,
Pa 16802.
SO Request papers from authors..
Meeting Info.: Institute of Management Sciences XXII International Meeting
(B753129). Kyoto, Japan. 23-26 Jul 75. Institute of Management
Sciences--in cooperation with the International Federation of Operational
Research Societies.
DT Conference Article
FS DCCP
LA UNAVAILABLE
CC 5000 GENERAL ENGINEERING AND TECHNOLOGY

L3 ANSWER 3 OF 3 CONFSCI COPYRIGHT 2003 CSA
AN 74:6019 CONFSCI
DN 74040538
TI **Mutual fund** performance a reconsideration.
AU Gupta, M.C.
SO Abstracts and papers in two-volume proceedings The 1974 Winter Simulation
Conference, " 15 Jan 74; \$25.00 per set (prepayment required): WSC
Publications, c/o SIGSIM/ACM, 562 Croydon Rd., Elmont, N. Y. 11003..
Meeting Info.: 1974 Winter Simulation Conference (A741049). Washington, D
C. 14-16 Jan 74. American Institute of Industrial Engineers; Association
for Computing Machinery; Institute of Electrical and Electronics
Engineers; Operations Research Society of America; et al.
DT Conference Article
FS DCCP
LA UNAVAILABLE
CC 6500 MATHEMATICS